

Control.

The Health Reimbursement Arrangement (HRA) is designed to help you understand how much health care really costs and then to give you choice and control over your own health care purchases.

The unique benefit of the plan is that the State Health Benefit Plan (SHBP) puts dollar credits in your HRA to help you pay your eligible medical and pharmacy expenses.

How the plan works

* Your preventive care is covered up to 100%.

Preventive care keeps you healthy, and helps solve problems early, before they become serious. That's why your health plan covers your preventive care visits 100% when you see a network provider.

1 Your HRA pays.

- The HRA can only be used on eligible medical and pharmacy bills.
- When you go to the doctor, lab, hospital or fill a prescription, the charges will be paid as long as HRA funds are available.
- The HRA funds reduce your annual deductible and out-of-pocket expenses.
- Any HRA dollars that you don't use carry over to next year, if you enroll in the HRA.
- In addition to the unused HRA credits, SHBP contributes credits each year.

2 You, the member, pays.

- If you use up your HRA, you will pay out of pocket until the deductible is met.

3 You pay and we pay.

- After you meet your annual deductible, you and the medical plan share expenses.
- This is sometimes called "coinsurance."
- There is a limit each year on how much you have to pay. You share expenses until you reach that limit, called the out-of-pocket maximum.

* You are protected from high costs.

When your HRA, member responsibility, and coinsurance payments reach your out-of-pocket maximum, all eligible expenses are covered at 100% the rest of the plan year.

\$125 extra benefit

You and your spouse can each earn up to \$125 extra for your Health Reimbursement Arrangement by taking the Health Assessment and getting an annual exam. Unused funds from your HRA are rolled over to use in the next plan year if you re-enroll in the HRA.

Questions?

Visit welcometouhc.com/shbp

Don't have access to a computer or need to talk to a Customer Care Professional?

Call 1-800-396-9615

For many people, the HRA may be enough to cover all of their health care expenses for the year.



Let's look at the numbers

Your HRA amounts		
You	\$500	
You + Spouse	\$1,000	
You + Children	\$1,000	
You + Family	\$1,500	



1 This is the amount your State Health Benefit Plan sets aside for you.

Your deductible		Member responsibility minus HRA amounts
	Network/Non-network	
You	\$1,300	\$800
You + Spouse	\$2,250	\$1,250
You + Children	\$2,250	\$1,250
You + Family	\$3,250	\$1,750



2 This is the amount you pay if you use up your HRA.

Your share of health coverage expenses			
Medical (subject to deductible)	Network	Non-network	
	85%	60%	
Pharmacy (subject to deductible)	Network	Non-network	
	15% generic drugs 25% brand drugs	40% brand and generic	



3 This is the percentage you pay after you meet your annual deductible.



This is your coinsurance when you purchase prescriptions.

Your out-of-pocket		Member responsibility minus HRA amounts
	Network/Non-network	
You	\$3,000	\$2,500
You + Spouse	\$5,000	\$4,000
You + Children	\$5,000	\$4,000
You + Family	\$7,000	\$5,500



This is the most you would ever have to pay out of your own pocket in a single plan year.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc., or their affiliates.

UnitedHealthcare's DefinitySM Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

